

BK 0440 PG 0583

BK 0439 PG 0732

STATES MS. - DESOTO CO.

MAR 13 4 15 PM '03

**SUBSTITUTE TRUSTEE'S DEED
INDEXING INSTRUCTIONS**

Lot 328, Sec A, Tipton Pollard Pud, Sec 1, T-2-S, R-8-W

BK 439 PG 732
W.E. DAVIS CH. CLK.

STATE OF MISSISSIPPI
COUNTY OF **Desoto**

WHEREAS, on the 23rd day of **August, 2001**, **Shannon D. Cummings And Lisa M. Cummings, husband And Wife**, executed and delivered a certain Deed of Trust unto **Ashley Roach**, Trustee for **National City Mortgage Co DBA FNMC**, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of **Desoto** County, Mississippi in Book **1373** at Page **395**; and

WHEREAS, by various assignments on record said Deed of Trust was ultimately assigned to **The Leader Mortgage Company**, by instrument recorded in the office of the aforesaid Chancery Clerk in Book **1404** at Page **388**; and

WHEREAS, on the 9th day of **December, 2002**, the holder of said Deed of Trust substituted and appointed **John C. Morris III**, as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in Book **1621** at Page **699**; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the sale for the purpose of paying said indebtedness or as much thereof as said brings; and

WHEREAS, I, John C. Morris, III, Substitute Trustee, advertised the sale of the following described real property by Substituted Trustee's Notice of Sale, dated the 28th day of **December, 2002**, by posting same at the bulletin board near the **main** front door of the **Desoto** County Courthouse and by publishing said Notice in the **Desoto Times** for four (4) consecutive weeks, proof of publication being attached hereto as Exhibit "A" and incorporated herein by reference, which notice stated that the sale would be held on the 31st day of **January, 2003**, between the legal hours of 11 o'clock a.m. and 4 o'clock p.m., at public outcry, to the highest bidder for cash at the **main** front door of the **Desoto** County Courthouse at **Hernando**, Mississippi; and

WHEREAS, I, John C. Morris, III, Substitute Trustee, did on the 31st day of **January, 2003**, within legal hours, offer for sale and did sell, to the highest bidder for cash at the **main** front door of the **Desoto** County Courthouse at **Hernando**, Mississippi the following described real property, to-wit:

**Lot 328, Section A, Tipton Pollard PUD, in Section 1, Township 2 South,
Range 8 West, Desoto County, Mississippi, as per plat thereof recorded in
Plat Book 67, Page 30, in the office of the Chancery Clerk of Desoto County,
Mississippi**

WHEREAS, at said sale **The Leader Mortgage Company** was the highest and best bidder, therefor, for the sum of **\$112,740.41** and the same was then and there struck off to **The Leader Mortgage Company** and it was declared the purchaser thereof; and

WHEREAS, everything necessary to be done to have a good and lawful sale was done in accordance with law and the terms of the Deed of Trust; and

NOW, THEREFORE, I, John C. Morris, III, Substitute Trustee, for the consideration of **\$112,740.41** do hereby convey the above described property to **The Leader Mortgage Company**.

I convey only such title as is vested in me as Substitute Trustee.

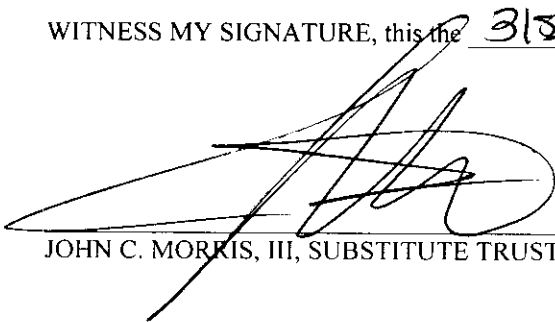
430278/F02-5165/Cummings,Shannon

STATES MS. - DESOTO CO.

MAR 27 2 30 PM '03

BK 440 PG 583
W.E. DAVIS CH. CLK.

WITNESS MY SIGNATURE, this the 31st day of January, 2003.


JOHN C. MORRIS, III, SUBSTITUTE TRUSTEE

STATE OF LOUISIANA

PARISH OF OUACHITA

PERSONALLY CAME AND APPEARED BEFORE ME, the undersigned authority in and for the aforesaid jurisdiction, on this, the 31st day of January, 2003, the within named JOHN C. MORRIS, III, Substitute Trustee, who acknowledged that he executed the above and foregoing instrument of writing, after first having been duly authorized so to do as Substitute Trustee.


NOTARY

AT DEATH
MY COMMISSION EXPIRES

ADDRESSES:

GRANTOR:

2309 OLIVER RD.
MONROE, LA 71201

318-330-9020

GRANTEE:

The Leader Mortgage Company, LLC
The Sun America Building
1015 Euclid Ave
Cleveland, OH 44115
800-337-1193

THIS DOCUMENT WAS PREPARED BY :

JOHN C. MORRIS, III
2309 OLIVER RD.
MONROE, LA 71201
318-330-9020

PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI
COUNTY OF DESOTO

Lisa Fuller personally appeared before me the undersigned in and for said County and State and states on oath that she is the **CLERK** of the DeSoto Times Today, a newspaper published in the town of Hernando, State and County aforesaid, and having a general circulation in said county, and that the publication of the notice, a copy of which is hereto attached, has been made in said paper 4 consecutive times, as follows, to-wit:

**SUBSTITUTE TRUSTEE'S
NOTICE OF SALE
STATE OF MISSISSIPPI
COUNTY OF DESOTO**

WHEREAS, on the 23rd day of August, 2001, Shannon D. Cummings And Lisa M. Cummings, Husband And Wife, executed and delivered a certain Deed of Trust unto Ashley Roach, Trustee for National City Mortgage Co DBA FNMC, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of Desoto County, Mississippi in Book 1373 at Page 385; and

WHEREAS, on the 4th day of September, 2001, National City Mortgage Co DBA First National Mortgage Corporation, an Ohio Corporation, assigned said Deed of Trust unto The Leader Mortgage Company, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 1404 at Page 388; and

WHEREAS, on the 9th day of December, 2002, the holder of said Deed of Trust substituted and appointed John C. Morris III, as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 1821 at Page 696; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 31st day of January, 2003, I will, during legal hours, at public outcry, offer for sale and will sell, at the main front door of the Desoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in Desoto County, Mississippi, to-wit:

Lot 328, Section A, Tipton Pollard PUD, in Section 1, Township 2 South, Range 8 West, Desoto County, Mississippi, as per plat thereof recorded in Plat Book 67, Page 30, in the office of the Chancery Clerk of Desoto County, Mississippi

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 28th day of December, 2002.

JOHN C. MORRIS, III
SUBSTITUTE TRUSTEE
2309 OLIVER ROAD
MONROE, LA 71201
318-330-9020

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Volume No. _____ on the _____ day of _____, 2003

Lisa Fuller

Sworn to and subscribed before me, this 27 day of Feb., 2003

BY Judy M. Douglas

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE
MY COMMISSION EXPIRES: JANUARY 16, 2005
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